DOCUMENT RESUME

ED 416 342 CE 075 762

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TITLE	Support Systems for Injured Workers. Tierra de Oportunidad Module 5. LAES: Latino Adult Education Services Project.
INSTITUTION	Hacienda La Puente Unified School District, City of Industry, CA.; California State Univ. Inst., Long Beach.
SPONS AGENCY	California State Dept. of Education, Sacramento. Youth, Adult and Alternative Educational Services Div.
PUB DATE	1997-00-00
NOTE	28p.; For related modules, see CE 075 757-787.
PUB TYPE	Guides - Classroom - Teacher (052)
EDRS PRICE	MF01/PC02 Plus Postage.
DESCRIPTORS	Accidents; *Adult Basic Education; Adult Literacy; *English (Second Language); *Functional Literacy; Injuries; Integrated Curriculum; Learning Modules; Lesson Plans; *Literacy Education; Occupational Diseases; Problem Solving; Records (Forms); Safety Education; Services; *State Programs; Systems Approach; *Workers Compensation
IDENTIFIERS	*California; 353 Project

ABSTRACT

This module, which may be used as the basis for a workshop or as a special topic unit in an adult basic education or English-as-a-Second-Language (ESL) course, focuses on support systems for injured workers. The following items are included: module overview; list of basic, thinking, interpersonal, information utilization, and other skills addressed in the module; teaching points (points regarding on-the-job injuries, Workers' Compensation, on-the-job illness, and serious or permanent disability); sample learning activities; list of print resources and commercial ESL textbooks; sample lesson plan; transparency masters; learning activities and student handouts; pre- and postmodule student surveys; and scoring directions. The following objectives are addressed in the module lesson: interpret information about support systems; list sequential steps in applying for support; compare and contrast various support systems; and complete an application for state disability insurance. Included in the lesson plan are the following: objectives, description of the module's target audience and context, room setup guidelines, list of items needed and media used, and detailed instructions for conducting the lesson. (MN)

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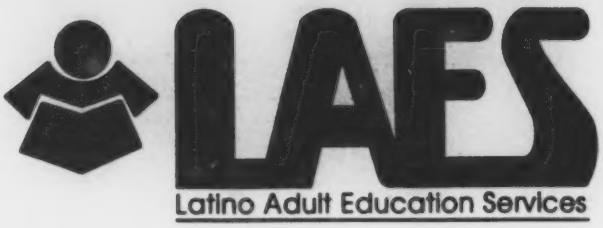

Tierra de Oportunidad

MODULE 5

Support Systems For Injured Workers

Ed Kissam and Holda Dorsey

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Contract #4213

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MODULE 5
Support Systems for Injured Workers

Overview

The work in occupations employing many immigrants is often dangerous and likely to result in higher-than-average incidence of injuries and work-related illnesses, making support for workers who are injured an important immigrant issue. The U.S. legal system is structured differently than the Mexican system and is a complex one -- making it difficult for injured workers to know what, if any kind of help they can get to help pay for medical treatment and lost wages. In actuality several different programs provide different sorts of support for injured workers.

While many immigrant workers are young and in good health, older immigrant workers face special problems when they become disabled because it is more difficult for them, with a limited education and with limited English, to move into work that is less physically demanding. Farmworkers face special problems because some of the occupational health problems they face, particularly as they age, are hard to prove as being a result of work or hard to prove as being disabling.

The three main systems providing support for injured workers are: Workers' Compensation, State Disability Insurance, and the vocational rehabilitation services funded by the California Department of Rehabilitation. This system of support for injured or disabled workers provides services which are similar to those provided by Workers' Compensation. Workers' Compensation pays for medical and retraining stemming from on-the-job injuries, or occupation-caused illnesses while California's Disability insurance program provides support to workers when they can't perform their usual work because of non-occupational illness or injury. Services from the California Department of Rehabilitation are most easily secured by workers who have been seriously injured.

The Workers' Compensation System (WC) was designed originally as a no-fault system to provide injured workers with rapid, fair support. Over the years it became an extremely unwieldy and adversarial system. It has been overhauled by the California legislature several times in recent years and it is too soon to tell how well the system reforms are working. Workers who

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experience trouble in having Workers' Compensation pay for the medical costs for an on-the-job injury or retraining costs after suffering a permanent disability should seek experienced and reputable legal assistance.

The State Disability Insurance system (SDI) is fairly straightforward but will not provide workers with support if their disability lasts for only a week or less. Support is also limited to 52 week (one year).

Workers can also receive Social Security benefits (SSI) if they have been disabled for a year or longer. However, the Social Security Administration rules make it difficult for persons who are not very seriously disabled to qualify.

Basic Skills Development

This curriculum module serves to build several basic, generic skills. It will be useful for the instructor to emphasize to the class how the module and the class activities contribute to these skills.

Basic Skills	estimating possible benefits from programs, practice in reading material which incorporates straightforward general principles but, at the same time, presents exceptions and conditions, seeking expert advice and explanation in understanding complex systems where a great deal rides on how language is interpreted;
Thinking Skills	understanding the use of criteria for defining program eligibility and for limiting that eligibility, knowing how to learn, seeking expert interpretations of rules, criteria, and regulations when the process of securing benefits is adversarial;
Personal Qualities	using basic information to assert one's right to clear and accurate explanation of program rules, decisions, and issues in an adversarial interaction, developing the habit of patience, objectivity, and clarity even in dealing

	with personally painful and emotional situations;
Using Resources	relying on public sources of information and referring to "official" sources of information to make one's point;
Interpersonal Skills	communicating forcefully without being confrontational;
Uses Information	comparing information from "official" and "unofficial" sources, interpreting technical legal notices in their general outlines, basic information on workers' rights;
Works With Systems	understanding the concepts of program eligibility used to control applicants' access to benefits (eligibility), and entitlement to benefits (amount of benefits, duration) under those programs

Teaching Points

On The Job Injuries -- Workers Compensation

1. **Workers' Compensation insurance, paid for by employers, covers the costs of on-the-job injuries or illnesses caused by work.** Services which can be paid for under Workers' Compensation include:
   a) medical treatment of on-the-job injuries,
   b) rehabilitation services needed,
   c) for workers with lasting limitations on the work they did, retraining for a job they can do,
   d) in the case of death, benefits to workers' families.

   Workers have a right to Workers' Compensation whether or not they are employment-authorized. If their employer has not covered them with workers' compensation, he or she can be sued in a civil suit to collect damages for injuries suffered by a worker. Unfortunately, the Workers' Compensation system does not work very well and workers will need to expect to wait a long time to receive benefits if their employer contests their claim.

2. **Workers who are injured on the job should get the medical help they need even if they are not sure about the process by which the bills will be paid.** Workers cannot wait until all insurance company wranglings are resolved before getting good medical care. They also should take charge of their own care. Even if an employer offers to pay for a doctor's care, the worker must determine whether that care is adequate and refuse to have his or her medical care discontinued because the employer says he or she won't pay any more bills. Workers' Compensation Insurance carriers often contest workers' claims for benefits.

3. **Workers' Compensation may pay for a vocational rehabilitation counselor to help a worker who cannot work in their usual job to develop the skills they need to find a different kind of work they can do.** Again, an injured worker has the right to effective help in planning retraining, for example, to speak with a counselor who speaks Spanish, if the worker does not know English well, and who will discuss carefully with them the difficult issue of finding a new kind of work -- how long it will take, and how best to develop new skills.

4. **There are often problems in getting Workers' Compensation insurance carriers to pay for benefits. If problems appear, workers will probably need to obtain legal help.** Free legal services offices are prohibited from helping with Workers' Compensation claims but many private attorneys will represent Workers' Compensation claimants without charging up front. Workers should choose their attorney very carefully. The most difficulties are found when a worker suffers an illness or disability that may be job-related but which has other causes also, e.g., back problems and where medical experts may disagree about the causes or seriousness of the disability.

Off-The-Job Injuries Or Illness

5. **State Disability Insurance provides workers with benefits to help them if they cannot work due to an off-the-job illness or injury.** Unlike workers' compensation, workers who are not employment-authorized cannot receive disability benefits. There is a waiting period of one week before State Disability Insurance begins to pay benefits. So short-term illness is not covered. However, if a worker's illness or injury leaves them disabled for more than 14 days, the waiting period is waived. Also, if the illness or injury was serious enough that the person needed to be hospitalized, the first week may be covered (if the disability lasts at least seven days). At the other end, disability insurance coverage cannot provide a worker with support for more than one year. To apply for disability insurance, a worker must file a claim with the Employment Development

Department. The claim application requires a doctor's statement about the illness or injury.

6. **State Disability Insurance provides benefits even for pregnancy or childbirth-related conditions which keep a worker from working.** As with illnesses and injuries, a pregnant woman or recent mother must provide a doctor's statement.

7. **An immigrant worker must be employment-authorized to receive State Disability Insurance** Unlike workers' compensation, workers who are not employment-authorized cannot receive disability benefits.

Serious Or Permanent Disability

8. **Vocational Rehabilitation is available from the California Department of Rehabilitation**. If a worker is permanently disabled by an off-the-job health problem or if they cannot collect Workers' Compensation insurance, there is a free state program providing rehabilitation -- both treatment for medical conditions and worker retraining. Getting service from the program is difficult, as it is not well-funded.

9. **Social Security provides ongoing support for seriously disabled workers**. Qualifying for Social Security Administration disability benefits is not easy and workers should be prepared to deal patiently with the process. However, Social Security payments, once received, can provide crucial income support for disabled workers.

Sample Learning Activities

1. Discuss the costs of treating different kinds of on the job injury, e.g. injured back, smashed finger.

2. Discuss ambiguous cases of on-the-job injuries or off-the-job injuries, e.g. carpenters delivering a ladder back to the main office after work is done at a construction site.

3. Invite a Workers' Compensation claimant's attorney to discuss the main reasons why worker claims are denied and how the process works.

4. Survey the class to see how many class members would have qualified for Disability Insurance to cover periods of disability during the previous year. Did those who were eligible apply for benefits? If so, did they receive them. What was the process? If not, why didn't they receive benefits?

5. Invite a representative from the local Employment Development Department to talk with the class about Disability Insurance or a representative from the Department of Rehabilitation to talk about vocational rehabilitation services. Be sure the representatives cover the main problems experienced by people seeking assistance.

Resources Checklist

1. California Disability Insurance Pamphlet and Application

2. California Disability Insurance Homepage with excellent general information and a very good Frequently Asked Questions section. **wwwedd.cahwnet.gov/uifaq.htm**

Commercial ESL Textbooks

- ESL for Action, Addison-Wesley
  Unit 6, Acting for Health and Safety

- More Than a Job, Readings on Work and Society, New Readers Press
  The Battle for Farmworkers' Rights
  Book, Audiotape and Teacher's Guide

- Speaking Up at Work, Oxford University Press
  Unit 7, Section 3, Understanding Benefits
  Unit 8, Section 3, Understanding Health Insurance

- The Working Culture, Career Development for New Americans, Book 2, Prentice Hall Regents
  Part 3, Economic and Legal Awareness: Chapter 11, Work Hours, Pay, Deductions, and Benefits
  Part 3, Economic and Legal Awareness: Chapter 12, Laws That Protect Workers

- Workplace Dynamics, SLRC Library
  Unit 15, Job Safety

- Writing for the World of Work, Educational Design, Inc.
  Unit 2, Starting the Job

05. SUPPORT SYSTEMS FOR INJURED WORKERS

OBJECTIVES
Students will be able to:
- interpret information about support systems
- list sequential steps in applying for support
- compare and contrast various support systems
- complete an application for SDI

LEARNERS & CONTEXT
Adult students. Average ability of the group is medium. The range of ability is wide. Motivation is high. Group size is between 11 and 30. There are many learners whose English is limited.

ROOM SETUP
Chairs and small tables for flexible group work. Overhead, screen and flipchart.

TO BRING
Transparencies, handouts, flipchart, flipchart markers, applications for SDI

TO DO AHEAD
Go or call EDD for applications for State Disability Insurance.

MEDIA USED
Overhead

STEPS
Warm up
Introduction
Vocabulary
Reading
Discussion
Problem Solving
Break
Sequencing
Role Play
Application
Evaluation
Closure

Holda Dorsey

Lesson Plan: 05. Support for Injured Workers

	Warm up	Teacher asks students if they know of someone who was hurt and could not continue on their job. Ask if the injured person received any kind of support services.
(10 min)	*Prior Knowledge Activation* *• Review Previous Learning*	
	Introduction	Teacher states objectives of the lesson.
(15 min)	*Information Preview* *• State Objectives Formally*	Students will be able to: • interpret information about support systems • list sequential steps in applying for support • compare and contrast various support systems • complete an application for SDI
	overhead	Students will also practice: * acquiring and evaluating information * interpreting and communicating information * interacting with agency personnel
	Vocabulary	Teacher projects a list of vocabulary words. Students work in pairs to define the words and to write a sentence using the word.
(15 min)	*Information Acquisition* *• Definitions & Examples*	Teacher asks students at random for their definitions and sample sentences.
	overhead	
	Reading	Teacher gives each pair of students a reading handout and a statement handout. Student pairs read and prepare questions to match the statements in the handout. Two pairs work together to double check their questions. Teacher walks around the room answering questions and explaining as necessary.
(20 min)	*Practice & Feedback* *• Group Practice - Guided*	
	print	

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Lesson Plan: 05. Support for Injured Workers

	Discussion	Students in groups of four discuss the information from the reading. Students compare different support systems and contrast the requirements for each system.
(20 min)	*Information Acquisition* • *Discussion*	
	Problem Solving	Teacher provides simulated situations to the students. One situation per group of four students.
(20 min)	*Practice & Feedback* • *Simulation*	Students review their assigned situation and problem solve the best possible support service.
	print	A speaker from each group presents the situation and solution to the group.
	Break	Teacher calls roll and does other classroom administrative duties. Students may stretch, use the restroom, or get some refreshments.
(10 min)	*Other* • *Administration*	
	Sequencing	Students prepare a list of sequential steps necessary to apply for support services.
(15 min)	*Practice & Feedback* • *Group Practice - Indep.*	The list can be written on a flip chart to post in the room.
	flipchart	
	Role Play	Students in pairs prepare a dialog to simulate communicating with a support services official.
(20 min)	*Practice & Feedback* • *Role Play*	After practicing the dialog, each pair presents their role play to the class.

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Lesson Plan: 05. Support for Injured Workers

	Application	Teacher hands out an application for State Disability Insurance. Students complete the application describing themselves and an imaginary work related injury.
(15 min)	*Practice & Feedback* *• Simulation*	
	print	
	Evaluation	Students reflect on what they have learned. Volunteers can state orally what they feel they gained through these activities.
(15 min)	*Closure* *• Reflection*	
	Closure	Teacher reviews the objectives of the lesson.
(5 min)	*Closure* *• Instructor Summary*	You were able to: • interpret information about support systems • list sequential steps in applying for support • compare and contrast various support systems • complete an application for SDI
	overhead	You also practiced: * acquiring and evaluating information * interpreting and communicating information * interacting with agency personnel

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OBJECTIVES

Students will be able to:

- interpret information about support systems;
- list sequential steps in applying for support;
- compare and contrast various support systems;
- complete an application for State Disability Insurance.

Students will also practice:

* acquiring and evaluating information
* interpreting and communicating information
* interacting with agency personnel

LAES

VOCABULARY

incident _____

_____

compensation _____

_____

retrain _____

_____

disability _____

_____

claimant _____

_____

waive _____

_____

unwieldly _____

_____

adversarial _____

_____

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LAES

complementary_____

_____

no-fault _____

_____

reputable _____

_____

rehabilitation _____

_____

carrier _____

_____

crucial _____

_____

LAES

READING

The U.S. has a complex support system for workers injured on the job. It is the responsibility of the workers to follow the rules not only while working but when applying for support.

The three main systems of support for injured or disabled workers that provide complementary services are:

1. ***Workers' Compensation*** which pays for medical and retraining stemming from on-the-job injuries, or occupationally-caused illnesses;
2. ***California's Disability Insurance*** program which provides support to workers when they can't perform their usual work because of non-occupational illness or injury; and
3. ***Vocational Rehabilitation Services*** from the California Department of Rehabilitation that are most easily secured by workers who have been seriously injured.

1. The Workers' Compensation (WC) was designed originally as a no-fault system to provide injured workers with rapid, fair support. Over the years it became an extremely unwieldy and adversarial system.

Workers' Compensation Insurance, paid for by employers, covers the costs of on-the-job injuries or illnesses caused by work. Services that can be paid by Workers' Compensation include:

a) Medical treatment of on-the-job injuries,
b) Rehabilitation services needed,
c) In the case of permanent disability, training in a job they can do,
d) In the case of death, benefits to workers' families.

Workers have a right to Workers' Compensation whether or not they are employment-authorized. If their employer has not covered them with workers' compensation, he or she can be sued in a civil suit to collect damages for injuries suffered by a worker. Unfortunately, the Workers' Compensation system does not work very well and workers will wait a long time to receive benefits if their employer contests their claim.

Workers who are injured on the job should get the medical help they need even if they are not sure about the process by which the bills will be paid. Workers cannot wait until all insurance company wranglings are resolved before getting good medical care. They also should take charge of their own care. Even if an employer offers to pay for a doctor's care, the worker must determine whether that care is adequate and should refuse to have his or her medical care discontinued because the employer says he or she will not pay any more bills. Workers' Compensation Insurance carriers often contest workers' claims for benefits.

Workers' Compensation can pay for a vocational rehabilitation counselor to help a worker who cannot work in their usual job to develop the skills they need to find a different kind of work. Again, an injured worker has the right to effective help in planning retraining, for example, a counselor who speaks Spanish, if the worker does not know English well, and who will discuss carefully with them the difficult issue of finding a new kind of work, how long it will take, how best to develop new skills.

There are often problems in getting Workers' Compensation insurance carriers to pay for benefits. If problems appear, workers will probably need to get reputable legal help. Free legal services offices are prohibited from helping with Workers' Compensation claims but many private attorneys will represent Workers' Compensation claimants without charging up front. Workers should choose their attorney very carefully. The most difficulties are found when a worker suffers an illness or disability that may be job-related but which has other causes also, e.g., back problems and where medical experts may disagree about the causes or seriousness of the disability.

2. State Disability Insurance (SDI) provides workers with benefits to help them if they cannot work due to an off-the-job illness or injury. Unlike workers' compensation, workers who are not employment-authorized cannot receive disability benefits. There is a waiting period of one week before State Disability Insurance begins to pay benefits. So short-term illness is not covered. However, if a worker's illness or injury leaves them disabled for more than 14 days, the waiting period is waived. Also, if the illness or injury was serious enough that the person needed to be hospitalized, the first week may be covered (if the disability lasts at least seven days). At the other end, disability insurance coverage cannot provide a worker with support for more than one year. To apply for disability insurance a worker must file a claim with the Employment Development Department. The claim application requires a doctor's statement about the illness or injury.

State Disability Insurance provides benefits even for pregnancy or childbirth-related conditions which keep a worker from working. As with illnesses and injuries, a pregnant woman or recent mother must provide a doctor's statement.

3. Vocational Rehabilitation is available from the California Department of Rehabilitation. If a worker is permanently disabled by an off-the-job health problem or if they cannot collect Workers' Compensation insurance, there is a free state program providing rehabilitation -- treatment for medical conditions and/or worker retraining. Getting service from the program is difficult as it is not well funded.

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Questions and Answers

Please work with your partner and write a question to match the following statements.

1. Q:_____

   There are three main systems of support for injured or disabled workers that provide complementary services.

2. Q:_____

   It pays for medical and retraining stemming from on-the-job injuries.

3. Q:_____

   It provides support to workers when they can not perform their usual work because of non-occupational illness or injury.

4. Q:_____

   They are for workers who have been seriously injured.

5. Q:_____

   It covers the costs of on-the-job injuries or illnesses caused by work.

6. Q:_____

   They include medical treatment of on-the-job injuries, rehabilitation services needed, training in a job they can do in the case of permanent disability, and benefits to workers' families in the case of death.

7. Q:_____

   Yes, all workers have a right to Workers' Compensation.

8. Q:_____

   He or she can be sued in a civil suit to collect damages for injuries suffered by a worker.

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Questions and Answers

Please work with your partner and write a question to match the following statements.

9. Q:_____

Workers who are not employment-authorized.

10. Q:_____

There is a waiting period of one week.

11. Q:_____

Disability insurance coverage cannot provide a worker with support for more than one year.

12. Q:_____

A worker must file a claim with the Employment Development Department.

13. Q:_____

The claim application requires a doctor's statement.

14. Q:_____

It provides benefits for pregnancy or childbirth-related conditions which keep a worker from working.

15. Q:_____

When a worker is permanently disabled by an off-the-job health problem.

16. Q:_____

It provides treatment for medical conditions or worker retraining.

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SITUATIONS

Work as a group. Decide for what kind of support services the worker should apply. Also discuss whether the worker should get the support or not.

1. A factory worker is injured when some stacked boxes fell and hit him on the head. He was unconscious and was taken to the hospital. He lost some of his memory. He has been under doctor's care and away from work for six weeks.

2. A farm worker was told to start picking fruit at 5:00 a.m. Even though he smelled pesticides, he started picking when the boss shouted to get started. He developed a rash and could not breathe. A friend told him to go to the clinic. He has been in the hospital for two weeks.

3. Two construction workers were driving to the company office to return some tools when they were hit by another car. They had some broken bones and could not go back to work for three weeks.

4. A factory worker is pregnant and the doctor wants her to stop working four weeks before the baby is due and to stay home six weeks after giving birth.

5. An office worker broke his hip when the chair broke under him and he fell on the floor. (No, he is not overweight). He is going to be out for eight weeks.

6. A mechanic lost his hearing in an accident. He wants to continue working as mechanic but needs to learn how to read testing equipment.

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SEQUENCING

Please review the following statements. Discuss them with your group. Reorganize in chronological order.

Complete the form, date and sign.

Review timeline.

Get an application form.

Take form to doctor to complete the medical section.

Read the whole application form.

Mail application.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LAES

Date: _____

Student Name _____

Teacher Name _____

Student Survey
"Support Systems for Injured Workers"

1. How confident are you that you have all the information you need about:

	For each line, Please check the box that applies to you			
	Not Very Confident	A Little Confident	Quite Confident	Know all I need to know
a. The benefits available to workers who are injured on the job – Workers' Compensation				
b. The benefits available to workers who are injured so badly that they can't work – Disability Insurance				
c. The benefits available to workers who are so badly injured they can't work ever again – SSI				
d. Whether a pregnant woman can get benefits if her pregnancy keeps her from working				
e. The services available from the California Dept. of Rehabilitation and how they're different from Workers' Compensation				
f. How your immigration status affects the benefits you can receive				
g. Who can help you get the benefits you deserve				

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2. If you were helping a friend injured on the job, how confident are you that you can:

	For each line, Please check the box that applies to you			
	Not Very Confident	A Little Confident	Quite Confident	Know all I need to know
a. use information available on support programs (such as SSI, Workers' Compensation, or Disability Insurance) to understand what support he or she might be eligible for				
b. ask the right person for an application for benefits, and complete it correctly				
c. communicate with agency personnel to find out the status of a claim or get the help you need to get the benefits you deserve				
d. verify information you've been given to see if it's accurate				

3. How important is it for you to learn more about the following?

	For each line, Please check the box that applies to you			
	Not Important	A little Important	Quite Important	Very Important
a. Workers' rights to be trained for a new kind of work if they've been injured on the job and can't do the work they did in the past (from Workers' Compensation)				
b. The kinds of medical services workers who are injured on the job should get with no charge (from Workers' Compensation)				
c. The kind of help available to workers who are ill or injured so badly off the job that they can't work				
d. Proving a worker has been injured by pesticides or chemicals				
e. Proving a worker has become ill because of the psychological stress of a job—the way people at work treat them or other working conditions				
f. Your rights to be retrained if you are injured on the job				
g. Who can help you ge the benefits you deserve				

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4. Please help Elisa understand her rights. Elisa's doctor examined her wrists after she told her about the accident at work. The doctor had x-rays done and discovered she had sprained one wrist and fractured the other. She wants to know:

a. Can her employer fire her for going to her doctor without her supervisor's authorization? Please explain your answer.

b. Who should pay for her medical expenses; and is the pain medicine covered? Please explain your answer.

c. Can Elisa's employer keep her from getting benefits by arguing the accident was her fault?

d. What if Elisa can't do her old job any more--does her employer have to keep her? What rights does she have?

e. If Elisa can't do her old job any more, whom can she get help from?

5. What do you want to learn about what kinds of help you can get if you are injured or if health keeps you from working; or how to get that help?

I want to learn:

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Date: _____

Student Name _____

Teacher Name _____

Module 5:
Support Systems for Injured Workers

Instructions:

Two situations are presented below. Please advise us about how each should be handled. Then answer questions 3 and 4 which follow (Q3 and Q4).

Situation 1.

Background: Elisa's doctor examined her wrists after she told her about the accident at work. The doctor had x-rays done and discovered she had sprained one wrist and fractured the other.

a. Can Elisa's employer fire her for going to her doctor without her supervisor's authorization?
Please explain your answer.

b. Who should pay for Elisa's medical expenses; and is the pain medicine covered? Please explain your answer.

c. Can Elisa's employer keep her from getting benefits by arguing the accident was her fault?

d. What if Elisa can't do her old job any more--does her employer have to keep her? What rights does she have?

e. If Elisa can't do her old job any more, whom can she get help from?

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Situation 2.

Background: Jesus has been a farmworker all of his life. Last year when he was picking lemons he stepped off the ladder with a fully loaded bag of lemons. His foot slid off the last rung of the ladder and Jesus fell on the ground, hitting his head on the ladder and seriously injuring his back. Now his doctor says he cannot climb ladders or carry "pick bags" ever again. Is there any help available for Jesus?

a. What kind of help would Jesus be able to qualify for?

b. Can he be kicked out of his housing which is partially subsidized by his employer?

c. Does it matter if Jesus has papers, a MICA, or is a citizen?

Q3. Did you benefit from your work on this module from learning about any of the following?

	Yes/No	Please comment on either: • How you benefited; or • Why you feel this module was not useful for you in this area
a. the benefits available to workers who are injured on the job – Workers' Compensation		
b. the benefits available to workers who are injured so badly that they can't work – Disability Insurance		
c. the benefits available to workers who are so badly injured they can't work ever again – SSI		
d. whether a pregnant woman can get benefits if her pregnancy keeps her from working		
e. the services available from the California Dept. of Rehabilitation and how they're different from Workers' Compensation		
f. using information available in pamphlets on support programs (such as SSI, Workers' Compensation, or Disability Insurance) to understand what support a worker who is ill might be eligible for		
g. going to the right place and asking the right person for an application for benefits available to injured workers and complete it correctly		
h. communicate with agency personnel to find out the status of a claim or get the help you need		
i. verify information you've been given to see if it's accurate		

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Q4. What can you do now that you couldn't do as well before your work with this module that will help you do the following:

a. find out the information you need to in order to prevent injuries on the job or get help if you are injured?

b. speak to supervisors or others workers about the help available for injured workers in general?

c. read pamphlets concerning support they provide to injured workers. ask the questions you need to in order to counsel a friend who was injured on the job about his or her rights?

d. ask the questions you need to in order to counsel a friend who was injured on the job about his or her rights?